IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 10/814,698

Applicant : Abhinanda Sarkar et al.

Filed : 30 March 2004

Art Unit : 3695

Examiner : Samuel Weis

Conf. No. : 7227

Docket No. : 140284-1

Customer No.: 06147

Title : SYSTEM, METHOD AND COMPUTER PRODUCT

FOR OPTIMAL PRICING OF A FINANCIAL PRODUCT

AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed on 9 January 2009, the Applicants request that the Application be amended as follows. A two-month extension of time for response is also requested for the entry of these amendments. If any additional fees for the accompanying response are required, the Director is hereby authorized to charge any fees that may be required to Deposit Account 07-0868.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 12 of this paper.